

Fill in this information to identify the Fill in this information to identify the case:

Debtor 1 Jeremy R. Hubert

Debtor 2 Mandi Marie Hubert fka Mandi Marie Latsko fka Mandi Marie Latsko-Hubert

Debtor 2

United States Bankruptcy Court for the WESTERN District of Pennsylvania

Case number 18-10323 TPA

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal Home Loan Mortgage Corporation,  
as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2019-3

Court claim no. (if known): 5

Last 4 digits of any number you use to  
identify the debtor's account: 6267

Date of payment change:

Must be at least 21 days after date  
of this notice

04/01/2021

New total payment:

\$659.39

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$258.75

New escrow payment: \$ 261.44

**Part Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Jeremy R. Hubert, Mandi Marie Hubert  
First Name Middle Name Last Name

Case number (if known) - 18-10323 TPA

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/Brian C. Nicholas, Esquire

Date 03/08/2021

Signature

Title Attorney for Creditor

Company KML Law Group, P.C.

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